Attorney Docket No.47004-000040
PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Kevin Boyle, et al.

Application No.: 09/325,536

Filed: June 4, 1999

For: CREDIT INSTRUMENT AND SYSTEM WITH AUTOMATED PAYMENT OF CLUB, MERCHANT, AND SERVICE PROVIDER FEES

September 7, 1999

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STATEMENT

CREDIT INSTRUMENT AND SYSTEM

WITH AUTOMATED PAYMENT OF CLUB, MERCHANT, AND SERVICE PROVIDER FEES

September 7, 1999

Assistant Commissioner for Patents Washington, D.C. 20231

Sir:

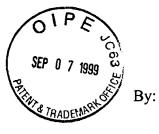
This is an Information Disclosure Statement submitted under 37 C.F.R. §§ 1.97 and 1.98 within the time specified in 37 C.F.R. §1.97(b)(1).

A PTO Form 1449 listing the seventeen (17) references is attached. Applicants also submit herewith copies of said references.

Applicants respectfully request that the Examiner indicate the enclosed references have been considered in this application by returning a copy of the Form PTO-1449 with the Examiner's initials in the left column per MPEP 609.

This Information Disclosure Statement is submitted before the mailing of a first Office Action. Accordingly, no fees are due. However, if any fees are incurred upon the filing of this

Information Disclosure Statement, please charge the undersigned's Deposit Account No. 50-0206.



Respectfully submitted,

Stephen T. Schreiner Registration No.: 43,097 Hunton & Williams

1900 K Street, .W.

Suite 1200

Washington, D.C. 20006-1109 Telephone (202) 955-1500 Facsimile (202) 778-2201

STS:vtm